

In re:
Emmaivette Vasquez
Debtor

Case No. 11-13222-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

Date Rcvd: Dec 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2017.

db +Emmaivette Vasquez, 5914 Roosevelt Boulevard, Philadelphia, PA 19149-3708
12516549 ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
12450824 +U.S. Bank National Association, Bankruptcy Department, Wells Fargo Bank, N.A.,
One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001
13455166 +US Bank National Association, Et al., Wells Fargo Bank, N.A.,
Attention: bankruptcy department, MAC # D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 31 2016 01:19:21 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 31 2016 01:19:02
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 31 2016 01:19:15 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12457486 +EDI: AFNIRECOVERY.COM Dec 31 2016 01:13:00 Afni, Inc., PO BOX 3247,
Bloomington, IL 61702-3247
12483525 E-mail/Text: bankruptcy@phila.gov Dec 31 2016 01:19:21 City of Philadelphia,
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
12626620 +EDI: IRS.COM Dec 31 2016 01:13:00 Internal Revenue Service, P O box 7346,
Philadelphia PA 19101-7346
12933777 EDI: AIS.COM Dec 31 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
12442422 E-mail/Text: ebn@vativrecovery.com Dec 31 2016 01:18:50 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728
13037199 +EDI: OPHSUBSID.COM Dec 31 2016 01:13:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12391994 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
12656142 ##+Sherri Dicks, Esquire, 215 S. Broad Street, Suite 502, Philadelphia, PA 19107-5325
TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE paeb@fedphe.com
D. TROY SELLARS on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
HOLDERS OF MASTR ASSET BACKED SECURITIES TRUST 2005-WF1 D.Troy.Sellars@usdoj.gov
JEROME B. BLANK on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
HOLDERS OF MASTR ASSET BACKED SECURITIES TRUST 2005-WF1 paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
SHERRI DICKS on behalf of Debtor Emmaivette Vasquez shrdlaw@hotmail.com, shrdlaw@verizon.net

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

SHERRI DICKS on behalf of Attorney Sherri Dicks shrdlaw@hotmail.com, shrdlaw@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Emmaivette Vasquez**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **11-13222-elf**

Social Security number or ITIN **xxx-xx-7054**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emmaivette Vasquez
aka Emmaivette Rivera

12/29/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.